LAW OFFICES

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CITIZENS SAVINGS AND LOAN ASSOCIATION BUILDING

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DOUGLAS J. VAN HOOK

October 5, 1984

(301) 585-8400

BY CERTIFIED MAIL RETURN RECEIPT REQUESTED

Sherman E. Hilfiker Dorinda L. Hilfiker 5767 Sunset View Lane Frederick, Maryland 21701

Re: Foreclosure

Lot 48, Block "B"

Plat Two, Foxcroft Subdivision

Dear Mr. and Mrs. Hilfiker:

I am the Substitute Trustee under a deed of trust secured on the above property dated September 25, 1981 and recorded in Liber 1158 at Page 471 among the land records for Frederick County, Maryland and in that capacity the deed of trust has been forwarded to me for foreclosure.

The foreclosure sale for this deed of trust will be held at 10:00 a.m. on October 24, 1984 on the front steps of the new Court House in Frederick, Maryland. The terms of sale are as follows:

A cash deposit of \$5,000.00 will be required at the time of sale. The balance is payable in cash with interest from date of sale at the rate of 17% per annum payable within five days after final ratification of the sale by the Circuit Court for Frederick County, Maryland.

The property is sold subject to covenants, easements, and restrictions of record.